Adopted

Rejected

COMMITTEE REPORT

YES: 7

NO: 2

MR. SPEAKER:

Your Committee on <u>Insurance</u>, to which was referred <u>Senate Bill 166</u>, has had the same under consideration and begs leave to report the same back to the House with the recommendation that said bill **be amended** as follows:

1	Page 1, between the enacting clause and line 1, begin a new
2	paragraph and insert:
3	"SECTION 1. IC 27-4-1-4, AS AMENDED BY P.L.131-2007,
4	SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
5	UPON PASSAGE]: Sec. 4. (a) The following are hereby defined as
6	unfair methods of competition and unfair and deceptive acts and
7	practices in the business of insurance:
8	(1) Making, issuing, circulating, or causing to be made, issued, or
9	circulated, any estimate, illustration, circular, or statement:
10	(A) misrepresenting the terms of any policy issued or to be
11	issued or the benefits or advantages promised thereby or the
12	dividends or share of the surplus to be received thereon;
13	(B) making any false or misleading statement as to the
14	dividends or share of surplus previously paid on similar
15	policies;
16	(C) making any misleading representation or any

misrepresentation as to the financial condition of any insurer, or as to the legal reserve system upon which any life insurer operates;

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- (D) using any name or title of any policy or class of policies misrepresenting the true nature thereof; or
- (E) making any misrepresentation to any policyholder insured in any company for the purpose of inducing or tending to induce such policyholder to lapse, forfeit, or surrender the policyholder's insurance.
- (2) Making, publishing, disseminating, circulating, or placing before the public, or causing, directly or indirectly, to be made, published, disseminated, circulated, or placed before the public, in a newspaper, magazine, or other publication, or in the form of a notice, circular, pamphlet, letter, or poster, or over any radio or television station, or in any other way, an advertisement, announcement, or statement containing any assertion, representation, or statement with respect to any person in the conduct of the person's insurance business, which is untrue, deceptive, or misleading.
- (3) Making, publishing, disseminating, or circulating, directly or indirectly, or aiding, abetting, or encouraging the making, publishing, disseminating, or circulating of any oral or written statement or any pamphlet, circular, article, or literature which is false, or maliciously critical of or derogatory to the financial condition of an insurer, and which is calculated to injure any person engaged in the business of insurance.
- (4) Entering into any agreement to commit, or individually or by a concerted action committing any act of boycott, coercion, or intimidation resulting or tending to result in unreasonable restraint of, or a monopoly in, the business of insurance.
- (5) Filing with any supervisory or other public official, or making, publishing, disseminating, circulating, or delivering to any person, or placing before the public, or causing directly or indirectly, to be made, published, disseminated, circulated, delivered to any person, or placed before the public, any false statement of financial condition of an insurer with intent to deceive. Making any false entry in any book, report, or statement of any insurer with intent to deceive any agent or examiner lawfully appointed

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to examine into its condition or into any of its affairs, or any public official to which such insurer is required by law to report, or which has authority by law to examine into its condition or into any of its affairs, or, with like intent, willfully omitting to make a true entry of any material fact pertaining to the business of such insurer in any book, report, or statement of such insurer.

- (6) Issuing or delivering or permitting agents, officers, or employees to issue or deliver, agency company stock or other capital stock, or benefit certificates or shares in any common law corporation, or securities or any special or advisory board contracts or other contracts of any kind promising returns and profits as an inducement to insurance.
- (7) Making or permitting any of the following:
 - (A) Unfair discrimination between individuals of the same class and equal expectation of life in the rates or assessments charged for any contract of life insurance or of life annuity or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of such contract; however, in determining the class, consideration may be given to the nature of the risk, plan of insurance, the actual or expected expense of conducting the business, or any other relevant factor.
 - (B) Unfair discrimination between individuals of the same class involving essentially the same hazards in the amount of premium, policy fees, assessments, or rates charged or made for any policy or contract of accident or health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever; however, in determining the class, consideration may be given to the nature of the risk, the plan of insurance, the actual or expected expense of conducting the business, or any other relevant factor.
 - (C) Excessive or inadequate charges for premiums, policy fees, assessments, or rates, or making or permitting any unfair discrimination between persons of the same class involving essentially the same hazards, in the amount of premiums, policy fees, assessments, or rates charged or made for:
- (i) policies or contracts of reinsurance or joint reinsurance,

or abstract and title insurance;

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(ii) policies or contracts of insurance against loss or damage to aircraft, or against liability arising out of the ownership, maintenance, or use of any aircraft, or of vessels or craft, their cargoes, marine builders' risks, marine protection and indemnity, or other risks commonly insured under marine, as distinguished from inland marine, insurance; or

(iii) policies or contracts of any other kind or kinds of insurance whatsoever.

However, nothing contained in clause (C) shall be construed to apply to any of the kinds of insurance referred to in clauses (A) and (B) nor to reinsurance in relation to such kinds of insurance. Nothing in clause (A), (B), or (C) shall be construed as making or permitting any excessive, inadequate, or unfairly discriminatory charge or rate or any charge or rate determined by the department or commissioner to meet the requirements of any other insurance rate regulatory law of this state.

(8) Except as otherwise expressly provided by law, knowingly permitting or offering to make or making any contract or policy of insurance of any kind or kinds whatsoever, including but not in limitation, life annuities, or agreement as to such contract or policy other than as plainly expressed in such contract or policy issued thereon, or paying or allowing, or giving or offering to pay, allow, or give, directly or indirectly, as inducement to such insurance, or annuity, any rebate of premiums payable on the contract, or any special favor or advantage in the dividends, savings, or other benefits thereon, or any valuable consideration or inducement whatever not specified in the contract or policy; or giving, or selling, or purchasing or offering to give, sell, or purchase as inducement to such insurance or annuity or in connection therewith, any stocks, bonds, or other securities of any insurance company or other corporation, association, limited liability company, or partnership, or any dividends, savings, or profits accrued thereon, or anything of value whatsoever not specified in the contract. Nothing in this subdivision and subdivision (7) shall be construed as including within the definition of discrimination or rebates any of the following practices:

(A) Paying bonuses to policyholders or otherwise abating their premiums in whole or in part out of surplus accumulated from nonparticipating insurance, so long as any such bonuses or abatement of premiums are fair and equitable to policyholders and for the best interests of the company and its policyholders.

(B) In the case of life insurance policies issued on the industrial debit plan, making allowance to policyholders who

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- industrial debit plan, making allowance to policyholders who have continuously for a specified period made premium payments directly to an office of the insurer in an amount which fairly represents the saving in collection expense.
- (C) Readjustment of the rate of premium for a group insurance policy based on the loss or expense experience thereunder, at the end of the first year or of any subsequent year of insurance thereunder, which may be made retroactive only for such policy year.
- (D) Paying by an insurer or insurance producer thereof duly licensed as such under the laws of this state of money, commission, or brokerage, or giving or allowing by an insurer or such licensed insurance producer thereof anything of value, for or on account of the solicitation or negotiation of policies or other contracts of any kind or kinds, to a broker, an insurance producer, or a solicitor duly licensed under the laws of this state, but such broker, insurance producer, or solicitor receiving such consideration shall not pay, give, or allow credit for such consideration as received in whole or in part, directly or indirectly, to the insured by way of rebate.
- (9) Requiring, as a condition precedent to loaning money upon the security of a mortgage upon real property, that the owner of the property to whom the money is to be loaned negotiate any policy of insurance covering such real property through a particular insurance producer or broker or brokers. However, this subdivision shall not prevent the exercise by any lender of the lender's right to approve or disapprove of the insurance company selected by the borrower to underwrite the insurance.
- (10) Entering into any contract, combination in the form of a trust or otherwise, or conspiracy in restraint of commerce in the business of insurance.
- (11) Monopolizing or attempting to monopolize or combining or

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conspiring with any other person or persons to monopolize any part of commerce in the business of insurance. However, participation as a member, director, or officer in the activities of any nonprofit organization of insurance producers or other workers in the insurance business shall not be interpreted, in itself, to constitute a combination in restraint of trade or as combining to create a monopoly as provided in this subdivision and subdivision (10). The enumeration in this chapter of specific unfair methods of competition and unfair or deceptive acts and practices in the business of insurance is not exclusive or restrictive or intended to limit the powers of the commissioner or department or of any court of review under section 8 of this chapter.

- (12) Requiring as a condition precedent to the sale of real or personal property under any contract of sale, conditional sales contract, or other similar instrument or upon the security of a chattel mortgage, that the buyer of such property negotiate any policy of insurance covering such property through a particular insurance company, insurance producer, or broker or brokers. However, this subdivision shall not prevent the exercise by any seller of such property or the one making a loan thereon of the right to approve or disapprove of the insurance company selected by the buyer to underwrite the insurance.
- (13) Issuing, offering, or participating in a plan to issue or offer, any policy or certificate of insurance of any kind or character as an inducement to the purchase of any property, real, personal, or mixed, or services of any kind, where a charge to the insured is not made for and on account of such policy or certificate of insurance. However, this subdivision shall not apply to any of the following:
 - (A) Insurance issued to credit unions or members of credit unions in connection with the purchase of shares in such credit unions.
 - (B) Insurance employed as a means of guaranteeing the performance of goods and designed to benefit the purchasers or users of such goods.
- 37 (C) Title insurance.
- 38 (D) Insurance written in connection with an indebtedness and

1	intended as a means of repaying such indebtedness in the
2	event of the death or disability of the insured.
3	(E) Insurance provided by or through motorists service clubs
4	or associations.
5	(F) Insurance that is provided to the purchaser or holder of an
6	air transportation ticket and that:
7	(i) insures against death or nonfatal injury that occurs during
8	the flight to which the ticket relates;
9	(ii) insures against personal injury or property damage that
10	occurs during travel to or from the airport in a common
11	carrier immediately before or after the flight;
12	(iii) insures against baggage loss during the flight to which
13	the ticket relates; or
14	(iv) insures against a flight cancellation to which the ticket
15	relates.
16	(14) Refusing, because of the for-profit status of a hospital or
17	medical facility, to make payments otherwise required to be made
18	under a contract or policy of insurance for charges incurred by an
19	insured in such a for-profit hospital or other for-profit medical
20	facility licensed by the state department of health.
21	(15) Refusing to insure an individual, refusing to continue to issue
22	insurance to an individual, limiting the amount, extent, or kind of
23	coverage available to an individual, or charging an individual a
24	different rate for the same coverage, solely because of that
25	individual's blindness or partial blindness, except where the
26	refusal, limitation, or rate differential is based on sound actuarial
27	principles or is related to actual or reasonably anticipated
28	experience.
29	(16) Committing or performing, with such frequency as to
30	indicate a general practice, unfair claim settlement practices (as
31	defined in section 4.5 of this chapter).
32	(17) Between policy renewal dates, unilaterally canceling an
33	individual's coverage under an individual or group health
34	insurance policy solely because of the individual's medical or
35	physical condition.
36	(18) Using a policy form or rider that would permit a cancellation
37	of coverage as described in subdivision (17).
38	(19) Violating IC 27-1-22-25, IC 27-1-22-26, or IC 27-1-22-26.1

1	concerning motor vehicle insurance rates.
2	(20) Violating IC 27-8-21-2 concerning advertisements referring
3	to interest rate guarantees.
4	(21) Violating IC 27-8-24.3 concerning insurance and health plan
5	coverage for victims of abuse.
6	(22) Violating IC 27-8-26 concerning genetic screening or testing.
7	(23) Violating IC 27-1-15.6-3(b) concerning licensure of
8	insurance producers.
9	(24) Violating IC 27-1-38 concerning depository institutions.
10	(25) Violating IC 27-8-28-17(c) or IC 27-13-10-8(c) concerning
11	the resolution of an appealed grievance decision.
12	(26) Violating IC 27-8-5-2.5(e) through IC 27-8-5-2.5(j) or
13	IC 27-8-5-19.2.
14	(27) Violating IC 27-2-21 concerning use of credit information.
15	(28) Violating IC 27-4-9-3 concerning recommendations to
16	consumers.
17	(29) Engaging in dishonest or predatory insurance practices in
18	marketing or sales of insurance to members of the United States
19	Armed Forces as:
20	(A) described in the federal Military Personnel Financial
21	Services Protection Act, P.L.109-290; or
22	(B) defined in rules adopted under subsection (b).
23	(30) Violating IC 27-8-11-10, IC 27-8-11.1, or IC 27-13-15-5
24	concerning dialysis treatment.
25	(b) Except with respect to federal insurance programs under
26	Subchapter III of Chapter 19 of Title 38 of the United States Code, the
27	commissioner may, consistent with the federal Military Personnel
28	Financial Services Protection Act (P.L.109-290), adopt rules under
29	IC 4-22-2 to:
30	(1) define; and
31	(2) while the members are on a United States military installation
32	or elsewhere in Indiana, protect members of the United States
33	Armed Forces from;
34	dishonest or predatory insurance practices.
35	SECTION 2. IC 27-8-11-10 IS ADDED TO THE INDIANA CODE
36	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE
37	UPON PASSAGE]: Sec. 10. (a) The definitions in IC 27-8-11.1 apply
38	throughout this section.

1	(b) An agreement entered into under section 3 of this chapter
2	after April 30, 2008, must provide that if the insurer fails to pay, as
3	specified by the agreement, for health care services rendered at a
4	network dialysis facility, the insured is not liable for any sums
5	owed by the insurer.
6	SECTION 3. IC 27-8-11.1 IS ADDED TO THE INDIANA CODE
7	AS A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE
8	UPON PASSAGE]:
9	Chapter 11.1. Dialysis Treatment
0	Sec. 1. Except as provided in this chapter, the definitions in
1	IC 27-8-11-1 apply throughout this chapter.
2	Sec. 2. As used in this chapter, "dialysis facility" means an
3	outpatient facility in Indiana at which a dialysis treatment
4	provider renders dialysis treatment.
5	Sec. 3. As used in this chapter, "insured" refers only to an
6	insured who requires dialysis treatment.
7	Sec. 4. As used in this chapter, "insurer" includes the following:
8	(1) An administrator licensed under IC 27-1-25.
9	(2) An agent of an insurer.
20	Sec. 5. As used in this chapter, "network" refers to a group of
21	providers, each of which has:
22	(1) individually; or
23	(2) as a member of a group;
24	entered into an agreement with a particular insurer under
25	IC 27-8-11-3.
26	Sec. 6. As used in this chapter, "network dialysis facility" means
27	a dialysis facility that has entered into an agreement with a
28	particular insurer under IC 27-8-11-3.
29	Sec. 7. As used in this chapter, "out of network dialysis facility"
0	means a dialysis facility that has not entered into an agreement
31	with a particular insurer under IC 27-8-11-3.
32	Sec. 8. As used in this chapter, "policy of accident and sickness
33	insurance" has the meaning set forth in IC 27-8-5-1. The term does
34	not include the following:
35	(1) Accident-only, credit, dental, vision, Medicare supplement,
6	long term care, or disability income insurance.
37	(2) Coverage issued as a supplement to liability insurance.
8	(3) Worker's compensation or similar insurance.

1	(4) Automobile medical payment insurance.
2	(5) A specified disease policy issued as an individual policy.
3	(6) A limited benefit health insurance policy issued as an
4	individual policy.
5	(7) A short term insurance plan that:
6	(A) may not be renewed; and
7	(B) has a duration of not more than six (6) months.
8	(8) A policy that provides a stipulated daily, weekly, or
9	monthly payment to an insured during hospital confinement,
10	without regard to the actual expense of the confinement.
11	Sec. 9. To the extent that IC 27-8-11-4.5(c) and IC 27-8-11-4.5(d)
12	conflict with the requirements of this chapter, IC 27-8-11-4.5(c)
13	and IC 27-8-11-4.5(d) do not apply with respect to the
14	requirements of this chapter.
15	Sec. 10. A policy of accident and sickness insurance must
16	provide coverage for dialysis treatment regardless of whether an
17	insured obtains dialysis treatment from a network dialysis facility
18	or an out of network dialysis facility.
19	Sec. 11. An insurer that uses a network shall establish a
20	payment rate for a health care service rendered by a dialysis
21	treatment provider at an out of network dialysis facility:
22	(1) in consultation with the dialysis treatment provider; and
23	(2) based on the following:
24	(A) The type of health care service rendered.
25	(B) The fees usually charged by the dialysis treatment
26	provider.
27	(C) The prevailing rate paid to a dialysis treatment
28	provider by insurers in the same geographic area during
29	the preceding twelve (12) months.
30	Sec. 12. In establishing a payment rate under section 11 of this
31	chapter, an insurer shall:
32	(1) not consider Medicaid and Medicare payment rates; and
33	(2) establish the payment rate at an amount equal to not less
34	than the greatest of the following payment rates paid by the
35	insurer during the previous twelve (12) months:
36	(A) The highest payment rate paid to the dialysis treatment
37	provider for health care services rendered at a network
38	dialysis facility.

1	(B) The highest payment rate paid to the dialysis treatment
2	provider for health care services rendered at an out of
3	network dialysis facility.
4	(C) The highest payment rate paid to any dialysis
5	treatment provider for health care services rendered at a
6	network dialysis facility.
7	Sec. 13. An insurer may not do any of the following at any time
8	after an insured elects coverage under a policy of accident and
9	sickness insurance:
10	(1) Restrict benefits or increase costs to the insured in relation
11	to dialysis treatment, including the insured's out-of-pocket
12	expenses.
13	(2) Change coverage or benefits in any way that would affect
14	dialysis treatment provided at an out of network dialysis
15	facility.
16	Sec. 14. An insurer shall not do the following:
17	(1) Make changes in coverage under a policy of accident and
18	sickness in an attempt to cause an insured to elect Medicare
19	as the insured's primary coverage.
20	(2) Require an insured, as a condition of coverage, to travel
21	more than fifteen (15) miles or for longer than thirty (30)
22	minutes from the insured's home to obtain dialysis treatment,
23	regardless of whether the insured chooses to receive dialysis
24	treatment at a network dialysis facility or an out of network
25	dialysis facility.
26	Sec. 15. An insurer shall do the following:
27	(1) Make all claim payments for health care services provided
28	by a dialysis treatment provider payable only to the dialysis
29	treatment provider and not to the insured, regardless of
30	whether the health care services are rendered in a network
31	dialysis facility or an out of network dialysis facility.
32	(2) File with the department, not later than December 31 of
33	each year, an annual evaluation of the following:
34	(A) Whether the insurer's network of all dialysis treatment
35	providers is sufficient to provide health care services to
36	insureds covered under a policy of accident and sickness
37	insurance issued by the insurer.
38	(B) A detailed analysis of whether the requirements of

1 section 14(2) of this chapter are reflected in the actual 2 distance and travel time required for insureds to obtain 3 dialysis treatment. 4 (3) Maintain a network that at all times includes not less than 5 fifty percent (50%) of the dialysis facilities in the geographic area in which health care services are provided by the network. 8 Sec. 16. The commissioner shall, not more than thirty (30) days 9 after receiving a filing under section 15(2) of this chapter, approve 10 the filing or make recommendations for changes to the network. 11 Sec. 17. The department may adopt rules under IC 4-22-2 to 12 implement this section. SECTION 4. IC 27-13-1-11.6 IS ADDED TO THE INDIANA 13 14 CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 11.6. "Dialysis facility" 15 16 means an outpatient facility in Indiana at which a dialysis 17 treatment provider renders dialysis treatment. 18 SECTION 5. IC 27-13-15-5 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE 19 UPON PASSAGE]: Sec. 5. (a) Notwithstanding IC 27-13-1-12, as 20 used in this section, "enrollee" refers only to an enrollee who 21 22 requires dialysis treatment. 23 (b) As used in this section, "health maintenance organization" 24 includes the following: 25 (1) A limited service health maintenance organization. 26 (2) An agent of a health maintenance organization or a limited 2.7 service health maintenance organization. 28 (c) To the extent that IC 27-13-15-1(b) and IC 27-13-15-1(c) 29 conflict with the requirements of this section, IC 27-13-15-1(b) and 30 IC 27-13-15-1(c) do not apply with respect to the requirements of 31 this section. 32 (d) An individual contract or a group contract must provide 33 coverage for dialysis treatment regardless of whether the dialysis 34 facility from which an enrollee obtains dialysis treatment is a 35 participating provider. 36 (e) A health maintenance organization shall establish a payment 37 rate for a health care service rendered by a dialysis treatment

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provider at a dialysis facility that is not a participating provider:

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1	(1) in consultation with the dialysis treatment provider; and
2	(2) based on the following:
3	(A) The type of health care service rendered.
4	(B) The fees usually charged by the dialysis treatment
5	provider.
6	(C) The prevailing rate paid to a dialysis treatment
7	provider by health maintenance organizations in the same
8	geographic area during the preceding twelve (12) months
9	(f) In establishing a payment rate under subsection (e), a health
10	maintenance organization shall:
11	(1) not consider Medicaid and Medicare payment rates; and
12	(2) establish the payment rate at an amount equal to not less
13	than the greatest of the following payment rates paid by the
14	health maintenance organization during the previous twelve
15	(12) months:
16	(A) The highest payment rate paid to the dialysis treatment
17	provider for health care services rendered at a dialysis
18	facility that is a participating provider.
19	(B) The highest payment rate paid to the dialysis treatment
20	provider for health care services rendered at a dialysis
21	facility that is not a participating provider.
22	(C) The highest payment rate paid to any dialysis
23	treatment provider for health care services rendered at a
24	dialysis facility that is a participating provider.
25	(g) A health maintenance organization may not do any of the
26	following at any time after an enrollee elects coverage under an
27	individual contract or a group contract:
28	(1) Restrict benefits or increase costs to the enrollee in
29	relation to dialysis treatment, including the enrollee's
30	out-of-pocket expenses.
31	(2) Change coverage or benefits in any way that would affect
32	dialysis treatment rendered at a dialysis facility that is not a
33	participating provider.
34	(h) A health maintenance organization shall not do the
35	following:
36	(1) Make changes in coverage under an individual contract or
37	a group contract in an attempt to cause an enrollee to elect
38	Medicare as the enrollee's primary coverage

1	(2) Require an enrollee, as a condition of coverage, to travel
2	more than fifteen (15) miles or for longer than thirty (30)
3	minutes from the enrollee's home to obtain dialysis treatment,
4	regardless of whether the enrollee chooses to receive dialysis
5	treatment at a dialysis facility that is a participating provider
6	or a dialysis facility that is not a participating provider.
7	(i) A health maintenance organization shall do the following:
8	(1) Make all claim payments for health care services provided
9	by a dialysis treatment provider payable only to the dialysis
10	treatment provider and not to the enrollee, regardless of
11	whether the health care services are provided in a dialysis
12	facility that is a participating provider or a dialysis facility
13	that is not a participating provider.
14	(2) File with the department, not later than December 31 of
15	each year, an annual evaluation of the following:
16	(A) Whether the health maintenance organization's
17	network of all dialysis treatment providers is sufficient to
18	provide health care services to enrollees covered under an
19	individual contract or a group contract entered into by the
20	health maintenance organization.
21	(B) A detailed analysis of whether the requirements of
22	subsection (h)(2) are reflected in the actual distance and
23	travel time required for enrollees to obtain dialysis
24	treatment.
25	(3) Maintain a participating provider network that at all times
26	includes not less than fifty percent (50%) of the dialysis
27	facilities in the health maintenance organization's service
28	area.
29	(j) The commissioner shall, not more than thirty (30) days after
30	receiving a filing under subsection (i)(2), approve the filing or
31	make recommendations for changes to the network.
32	(k) The department may adopt rules under IC 4-22-2 to
33	implement this section.".
34	Page 1, line 1, delete "1. IC 27-1-3-30, AS AMENDED BY
35	P.L.125-2005," and insert "6. IC 27-1-3-30 IS REPEALED".
36	Page 1, line 2, delete "SECTION 1, IS AMENDED TO READ AS

Page 1, line 3, delete ": Sec. 30. (a) As used in this section,

FOLLOWS".

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- "accident and" and insert ".".
 Page 1, delete lines 4 through 17.
 Delete pages 2 through 5, begin a new paragraph and insert:
 "SECTION 7. An emergency is declared for this act.".
 Renumber all SECTIONS consecutively.
 - Renumber all SECTIONS consecutively.
 (Reference is to SB 166 as printed January 25, 2008.)

and when so amended that said bill do pass.

Representative Fry